

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ


Certificate of Shariah Compliance

The undersigned members of Gatehouse Bank plc's *Shariah Supervisory Board* have reviewed the following product documentation for Home Purchase Plan for residential properties which is based on Diminishing Musharakah suite of documentations. ("**Home Purchase Plan Documents**"). The following are the material documents for Home Purchase Plan (HPP).

1. Diminishing Musharakah Agreement
2. Diminishing Musharakah Residential Financing Product Terms and Conditions
3. Terms and Conditions Acknowledgement
4. Lease
5. Service Agency Agreement
6. Legal Charge
7. Guarantee and Indemnity

In their opinion the above documents presented to the Shariah Supervisory Board and reviewed complies with the rules and principles of Shariah.

Almighty Allah knows best.



Sheikh Dr Nizam Yaqubi



Sheikh Dr Abdul Aziz Al Qassar



Sheikh Dr Esam Al Khalaf Enezi